

## **Health Insurance Subsidy Fact Sheet for Fairfax County Public Schools Retirees in the Fairfax County Employees' Retirement System**

**If you retire from a position with the school system,** rules regarding health insurance are somewhat flexible. If you are not covered by one of the health plans they offer at the time of your retirement, you may sign up for one during any open enrollment or when you lose the health insurance you presently have. Because of health plan restrictions for Medicare Risk Plans, some plans may not be available therefore; it is best to obtain current information from the Schools' Office of Benefit Services prior to canceling coverage that you have.

Retirees from the school system generally must pay the full premium for their insurance. However, if you retired with a service-connected disability, you pay the same premium as an active employee having the same coverage. Regular service retirees age 55 and over and those retired on a disability receive a monthly subsidy, based upon years of service at retirement, toward the cost of their school system health insurance. Please read the information below for subsidy amounts.

You may change the level of your coverage (add or drop dependents, switch to coverage with Medicare, etc.) due to a change in family circumstances at any time during the year. However, you may sign up for or change to a different health plan only during the annual open enrollment period held for retirees.

Information about the health plans that are available will be sent to you at that time. For more information, contact the Schools Office of Benefit Services.

### **For Early and Normal Retirees:**

- ♦ If you retired BEFORE July 1, 2004, and you are currently receiving a subsidy, your subsidy will be:

<b>Service Years</b>	<b>Under Age 65</b>	<b>Age 65 or Over (Medicare)</b>
Less than 15	\$100	\$100
15 - 19	\$125	\$100
20 - 24	\$150	\$150
Over 25	\$175	\$175

- ♦ If you retired July 1, 2004 or LATER, and you are currently receiving a subsidy, your subsidy will be:

<b>Service Years</b>	<b>Under Age 65</b>	<b>Age 65 or Over (Medicare)</b>
5 – 9	\$25	\$15
10 - 14	\$50	\$25
15 - 19	\$125	\$100
20 - 24	\$150	\$150
Over 25	\$175	\$175

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**For Service-Connected Disability Retirees:**

- ◆ If you retired BEFORE January 1, 1985, and you are currently receiving a subsidy, your subsidy will be \$100 (not to exceed the cost of your health care).
- ◆ If you retired BETWEEN January 1, 1985 through June 30, 2004, and you are currently receiving a subsidy, your subsidy will be as follows (not to exceed the cost of your health care):

<b>Service Years</b>	<b>Under Age 65</b>	<b>Age 65 or Over (Medicare)</b>
Less than 15	\$100	\$100
15 -19	\$100	\$100
20 - 24	\$100	\$150
Over 25	\$100	\$175

- ◆ If you retired July 1, 2004 or LATER, and you are currently receiving a subsidy, your subsidy will be \$175 (not to exceed the cost of your health care).